

What is Claimed is:

1. An insured warranty system for performing processing by using a computer, wherein:

a part or all of insurance premiums paid to a guaranty institution by a client who got a loan from a financial institution is paid to a nonlife insurance institution by said guaranty institution as insurance money;

when said client becomes unable to work during a first period, a monthly repayment amount by the client to the financial institution during the period of being unable to work is paid by said nonlife insurance institution as insurance money in accordance with a period obtained by subtracting an exceptional period from the actual period of being unable to work; and

when said client are unable to work for more than upper limit months of said first period, said guaranty institution pays as guarantee a remaining repayment amount until the end of the period of being unable to work after exceeding the upper limit months of said first period, besides said payments by the nonlife insurance institution.

2. An insured warranty system for performing processing by using a computer, wherein:

a part or all of mutual aid premiums paid to a mutual aid institution by a client who got a loan from a financial institution is paid to a guaranty institution as guarantee and to a nonlife insurance institution as insurance money by said mutual aid institution;

when said client becomes unable to work during a first period, a monthly repayment amount by the client to the financial institution during the period of being unable to work is paid by said nonlife insurance institution as insurance money in accordance with a period obtained by subtracting an exceptional period from the actual period of being unable to work; and

when said client is unable to work for more than upper limit months of said first period, said guaranty institution pays as guarantee a remaining repayment amount until the end of the period of being unable to work after exceeding the upper limit months of said first period, besides said payments by the nonlife insurance institution.

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3. The insured warranty system as set forth in claim 1 or 2, wherein said first period is more than one month and not more than seven months after a payment of guaranty premiums or mutual aid premiums is made by said client.

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4. The insured warranty system as set forth in claim 3, wherein said exceptional period is one month.

5 5. The insured warranty system as set forth in claim 3, wherein an upper limit of an amount paid by said nonlife insurance institution as insurance money is an amount of six months of monthly repayments by the client to the financial institution.

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6. The insured warranty system as set forth in claim 1 or 2, wherein said first period is more than 7 days and not more than 372 days (12 months plus 7 days) after a payment of guaranty premiums or mutual aid  
15 premiums is made by said client.

7. The insured warranty system as set forth in claim 6, wherein said exceptional period is seven days.

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8. The insured warranty system as set forth in claim 6, wherein an upper limit of an amount paid by said nonlife insurance institution as insurance money is an amount of twelve months of monthly repayments by the client to the financial institution.

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9. An insured warranty method for performing processing by using a computer, including:

the step that a part or all of insurance premiums paid to a guaranty institution by a client who  
5 got a loan from a financial institution is paid to a nonlife insurance institution by said guaranty institution as insurance money; and

the step that when said client becomes unable to work during a first period, a monthly repayment amount  
10 by the client to the financial institution during the period of being unable to work is paid by said nonlife insurance institution as insurance money in accordance with a period obtained by subtracting an exceptional period from the actual period of being unable to work;  
15 and when said client is unable to work for more than upper limit months of said first period, said guaranty institution pays as guarantee a remaining repayment amount until the end of the period of being unable to work after exceeding the upper limit months of said first  
20 period, besides said payments by the nonlife insurance institution.

10. An insured warranty method for performing processing by using a computer, including:

25 the step that a part or all of mutual aid

premiums paid to a mutual aid institution by a client who got a loan from a financial institution is paid to a guaranty institution as guarantee and to a nonlife insurance institution as insurance money by said mutual aid institution; and

the step that when said client becomes unable to work during a first period, a monthly repayment amount by the client to the financial institution during the period of being unable to work is paid by said nonlife insurance institution as insurance money in accordance with a period obtained by subtracting an exceptional period from the actual period of being unable to work; and when said client is unable to work for more than upper limit months of said first period, said guaranty institution pays as guarantee a remaining repayment amount until the end of the period of being unable to work after exceeding the upper limit months of said first period, besides said payments by the nonlife insurance institution.

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11. An insured warranty system for performing processing by using a computer, wherein:

a part or all of mutual aid premiums paid to a mutual aid institution by a client who got a loan from a financial institution is paid to an insurance

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institution by said mutual aid institution; and

during a first period, when said client

(i) goes into voluntary bankruptcy, a  
remaining principal amount by the client to the financial  
5 institution after that is paid by said insurance  
institution in a range of up to a limit amount set in  
advance;

(ii) dies, and when the limit amount is not  
more than a remaining principal amount as a result of  
10 comparing the remaining principal amount by the client to  
the financial institution with the limit amount set in  
advance, the limit amount is paid by said insurance  
institution, while when the limit amount exceeds the  
remaining principal amount, the limit amount and a  
15 balance obtained by subtracting the remaining principal  
amount from the limit amount are paid by said insurance  
institution; and

(iii) gets hospitalized or encounters a  
disaster on house, an amount of one month of monthly  
20 repayment by the client to the financial institution is  
paid by said insurance institution.

12. An insured warranty system for performing  
processing by using a computer, wherein:

25 a part or all of mutual aid premiums paid to

a mutual aid institution by a client who got a loan from a financial institution is paid to two nonlife insurance institutions and one life insurance institution by said mutual aid institution; and

5                   during a first period, when said client

                  (i) goes into voluntary bankruptcy, a remaining principal amount by the client to the financial institution after that is paid by one or both of said two nonlife insurance institutions in a range of up to a  
10   limit amount set in advance;

                  (ii-1) dies of injury, and when the limit amount is not more than a remaining principal amount as a result of comparing the remaining principal amount by the client to the financial institution with the limit amount  
15   set in advance, the limit amount is paid by one or both of said two nonlife insurance institutions, while when the limit amount exceeds the remaining principal amount, the limit amount and a balance obtained by subtracting the remaining principal amount from the limit amount are  
20   paid by one or both of said two nonlife insurance institutions;

                  (ii-2) dies of sickness, and when the limit amount is not more than a remaining principal amount as a result of comparing the remaining principal amount by the  
25   client to the financial institution with the limit amount

set in advance, the limit amount is paid by said life insurance institutions, while when the limit amount exceeds the remaining principal amount, the limit amount and a balance obtained by subtracting the remaining principal amount from the limit amount are paid by said life insurance institutions; and

(iii) gets hospitalized or encounters a disaster on house, an amount of one month of monthly repayment by the client to the financial institution is paid by one or both of said two nonlife insurance institutions.

13. The insured warranty system as set forth in claim 11 or 12, wherein said first period is not more than twelve months after a payment of mutual aid premiums is made by said client.

14. The insured warranty system as set forth in claim 13, wherein an exceptional period is 45 days when said client goes into voluntary bankruptcy and zero when said client dies, get hospitalized or encounters disaster on house.

15. An insured warranty method for performing processing by using a computer, including:



the step that a part or all of mutual aid premiums paid to a mutual aid institution by a client who got a loan from a financial institution is paid to an insurance institution by said mutual aid institution; and

5 the step that, during a first period, when said client

(i) goes into voluntary bankruptcy, a remaining principal amount by the client to the financial institution after that is paid by said insurance  
10 institution in a range up to a limit amount set in advance;

(ii) dies, and when the limit amount is not more than a remaining principal amount as a result of comparing the remaining principal amount by the client to  
15 the financial institution with the limit amount set in advance, the limit amount is paid by said insurance institution, while when the limit amount exceeds the remaining principal amount, the limit amount and a balance obtained by subtracting the remaining principal  
20 amount from the limit amount are paid by said insurance institution; and

(iii) gets hospitalized or encounters a disaster on house, an amount of one month of monthly repayment by the client to the financial institution is  
25 paid by said insurance institution.

16. An insured warranty method for performing processing by using a computer, including:

the step that a part or all of mutual aid  
5 premiums paid to a mutual aid institution by a client who got a loan from a financial institution is paid to two nonlife insurance institutions and one life insurance institution by said mutual aid institution; and

the step that, during a first period, when  
10 said client

(i) goes into voluntary bankruptcy, a remaining principal amount by the client to the financial institution after that is paid by one or both of said two nonlife insurance institutions in a range of up to a  
15 limit amount set in advance;

(ii-1) die of injury, and when the limit amount is not more than a remaining principal amount as a result of comparing the remaining principal amount by the client to the financial institution with the limit amount  
20 set in advance, the limit amount is paid by said one or both of said two nonlife insurance institutions, while when the limit amount exceeds the remaining principal amount, the limit amount and a balance obtained by subtracting the remaining principal amount from the limit  
25 amount are paid by one or both of said two nonlife

insurance institutions;

(ii-2) die of sickness, and when the limit amount is not more than a remaining principal amount as a result of comparing the remaining principal amount by the client to the financial institution with the limit amount set in advance, the limit amount is paid by said life insurance institutions, while when the limit amount exceeds the remaining principal amount, the limit amount and a balance obtained by subtracting the remaining principal amount from the limit amount are paid by said life insurance institutions; and

(iii) gets hospitalized or encounters a disaster on house, an amount of one month of monthly repayment by the client to the financial institution is paid by said one or both of said two nonlife insurance institutions.